

**Department of Insurance**  
**RH 04038570**  
**Workers' Compensation Claims Adjuster Training**

**UPDATED INFORMATIVE DIGEST**

This regulation sets the minimum standards established by the insurance commissioner for training, experience, and skill for an individual to adjust workers' compensation claims or perform medical bill review on behalf of an insurer as required by California Insurance Code Section 11761. These standards include a minimum number of hours and established curriculum topics for the training of claims adjusters, medical-only claims adjusters, and medical bill reviewers. It also establishes a minimum number of years to qualify as an experienced claims adjuster, experienced medical-only claims adjuster, and experienced medical bill reviewer to adjust claims or review medical bills based upon experience only, which will allow grandfathering of experienced claims adjusters and medical bill reviewers. In addition, passing the examination established by the Administrative Director of the Division of Workers' Compensation to obtain a certificate to administer self-insured employers' workers compensation claims in conjunction with work experience meets the minimum standard to adjust workers' compensation claims. This regulation also sets minimum standards for persons to be qualified as instructors and to be able to supervise claims adjuster and medical bill reviewer trainees. A minimum number of hours of continuing training every two years is required of claims adjusters and medical bill reviewers to maintain current knowledge of changes in the law, regulations, and procedures concerning workers' compensation.

This regulation would require insurers, as defined in Insurance Code Section 11761, to annually certify under penalty of perjury to the insurance commissioner that the claims adjusters and medical bill reviewers acting on their behalf meet the minimum standards established by the insurance commissioner for training, experience, and skill; identify the numbers of claims adjuster and medical bill reviewers both trained or experienced; and identify the number of claims adjusters and medical bill reviewers that are in training. The insurers would administer the designation of claims adjusters and medical bill reviewers to identify the qualifications of those persons who adjust claims or perform medical bill review and to support their certification to the insurance commissioner. Such designation and the documentation regarding designation would be transferable between insurers so that claims adjusters and medical bill reviewers will not need re-training if their employment changes.